

The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

OPEN FOR RATING

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WHEN the president of the Atlas National bank sent for Resilius Marvel I was selected as his messenger. When I returned from the office of the United Bankers' Protective association with its active head in my company I was, quite naturally, being the private secretary of the one and the closest friend of the other, motioned to remain. I sank into one of the sumptuous easy chairs which crowded the inner sanctum of the great king of finance, Mr. Robert Drew, feeling sure that I was about to listen to something new and important.

Resilius Marvel looked easy-minded and receptive. I fancied I detected a very slight smile pass over his face as his eye fell upon a heap of bonds outspread and held down by a paperweight on the desk directly before Mr. Drew. The serious, somewhat irritated face of the bank president indicated that he was ill at ease mentally, that he had sent for Marvel much as might a man who had bungled over mending a bruised finger and had been compelled to call in skilled surgical aid. He tried to be off-handed as he selected one of the bonds and passed it over for the inspection of the man whom I had seen do so many clever things, whom I had come to recognize as the grand past-master of foresight and efficiency in the bank mysteries line.

"What do you know about these bonds, Mr. Marvel?" was the question put.

"Everything," was the prompt reply, so speedily given that its enunciation and a bare careless glance at the broad, black letters, "Jebel River & Great Jangch Railroad Co.," were simultaneous.

"That is good," said the president, quite gratefully, clearing his throat and looking hopeful. "This is a special matter, you understand, and confidential. I shall be sorry or glad that the bank holds over \$600,000 of those securities after I have heard what you have to say."

"You will be sorry," bluntly replied Marvel. "The whole proposition is a dream, perhaps a fraud. The securities are waste paper, unless—"

"Yes—unless," pressed Mr. Drew eagerly, almost piteously, with a face grown many shades paler.

"Unless I am able to locate the man who signs them as president of the road—his royal highness of Jangch."

I was struck with the extraordinary words. Marvel had placed the bond on the desk. It was within my reach, and as unobtrusively as I could I drew it towards me. Several of the bonds of this issue had passed under my eye casually in the regular course of business of the bank during the past two months, but I had never scanned them particularly. Now I read the signatures: "Zwun Zhi, King of Jangch, President; Napoleon Ducroix, Imperial Treasurer, Secretary."

"Half of these bonds," spoke Mr. Drew, placing an unsteady hand on the heap, "are collateralized. Over \$200,000, however, represent a direct purchase of the bank."

"At what price?" inquired Marvel.

"From \$5 to \$2."

"And they dropped 15 points this morning," recounted my well-posted friend. "They will go down to 40 to-day before the Stock Exchange closes."

I caught a convulsive click in Mr. Drew's throat. His fingers were beating a rapid tattoo on the crisp, gaudy securities. The sound appealed to me like the ominous wail of dry leaves in harvest time, preceding a storm.

"You see," he managed to speak, "there seemed no doubt of the security. While Jangch is a barbaric kingdom, its resources are tremendous; ivory, gold, diamonds and immense droves of cattle. All the country lacks is some thoroughfare to the coast. The idea was to build a line out from Uganda on the Victoria Nyanza, a large inland lake, beyond Angora to the Jebel river. The natives could then float their cattle and other products down the stream, transfer to the Coast road, and reach Zanzibar through German East Africa. It looked as favorable as the Cecil Rhodes development schemes or the recent Sudan exploitations."

"Yes, so the prospectus said," nodded Marvel dryly.

"The deed of trust," went on Mr. Drew in almost feverish haste and with a shade of pleading unctious in his tone, "covers nearly 3,000,000 acres of land, two palaces, fifteen native cities, half a dozen gold mines—altogether valued at some fifty millions of dollars. The bond issue is a bare million. Another point: Ralston & Co., bankers, have the construction contract, and guarantee the payment of interest and principal on these bonds."

"Again the prospectus—you have a good memory, Mr. Drew," said Marvel quietly.

"Why, see here," resumed the bank president, more like a man defending a client than asking for information, "look at this."

Very animatedly he drew over to him the big rating book. His nervous fingers fumbled the leaves and then ran over the initial index. "Here it is: Ralston & Co., GAA, a million and

over, the highest capital and credit rating possible. I cannot understand the flurry in those bonds. Ralston & Co. stand behind the proposition on a strong guarantee."

He looked at Marvel in some defiance. The latter took the challenge mildly. His hand went into an inner pocket and drew forth a slip of tissue paper. He passed this to the bank president.

"I sent the day before yesterday," he said, "to the commercial agency for a report on Ralston & Co. You observe what the agency reported: 'Open for rating.'"

It was not the first time Mr. Drew had heard that technical agency phrase. In a vague way it was generally understood to indicate an investigation pending, a lacking verification of antecedents, or anticipation of a promised statement.

"As you know," observed Mr. Drew, closely scanning the bit of flimsy, "they are a comparatively new firm. Very often a rating is withheld or suspended awaiting a reorganization, or for some other transitory condition."

"Today," pursued Marvel steadily, "I have learned a somewhat peculiar fact. The reporter who held that rating open the next day went to the office of Ralston & Co. to receive a promised statement. He withdrew the rating owing to some suspicious he did not impart to his chief. He has never been seen since. His name is Clinton Durham, and he has mysteriously, utterly, disappeared."

"And you infer from this—" questioned Mr. Drew.

"Blackmail, briefly, or foul play, for last evening Ralston & Co., which means Bernard Ralston, drew out every dollar they had in the local banks and have evidently closed shop."

The bank president sprang to his feet.

"I had not heard of that," he said huskily.

"You will, in the afternoon papers," explained Marvel. "The laggard interest money, suspicion, a sense of insecurity, have caused the first raid on the Jebel River bonds. You can fancy what the Stock Exchange will do when the disappearance of Ralston is public property."

The bank president was pacing the floor in sheer agitation. Always hitherto he had posed to me as a great man handling big events and never showing the white feather. Just now he disdained all self-restraint or egotism.

"Do something!" he said in a hoarse broken tone.

"I intend to," replied Marvel. "You have done all the talking so far—let me do some. I will tell you what very few know."

"The bonds were invalid in the first place; a signature is lacking. I think I can obtain it. If I do, the bondholders will not lose. As you quoted from the prospectus, the physical security behind the deed of trust is ample—provided the title is right. It is quite the reverse, but I hope to rectify it."

Marvel was done. Too many times had Mr. Drew consulted him not to know that. He drank a glass of water in feverish haste. Then he took up his check book.

"You understand—of course—" he began significantly.

"When the case is through," interrupted Marvel, "I want our friend here for a week," and he placed his hand on my arm. "I need some help."

I smiled at Marvel in deprecation. I had been so fortunate as to be his companion in several cases he had worked up. To speak of help—and from me! I laughed outright. The only suggestion I had even ventured to make to him had been based on stupid deductions.

"I don't think you understand," he said, locking his arm in mine as we left the bank. "Metaphysically I have found you a silent but willing buffer in the midst of developing ideas. I sometimes think you are valuable in catching them, and by some telepathic sense extracting their values. They percolate through your mentality and come back to me clarified. That is the real transference of thought, you know."

There was always something interesting going on at Resilius Marvel's office. On the present occasion I looked around it to catch any indication there might be of a suggestion of the unusual. Its proprietor motioned me to a chair in the outer apartment. In less than a minute Loti, his handy man, servant and assistant, came from a side room. He greeted me with his usual reserved yet graceful obeisance. Lying on a table was a cane and a woman's handbag. I watched him as he halted where they lay, then touched them. I noticed those delicate nostrils of his quiver, contract and relax. A strange man this Loti, gifted in his peculiar sense of smell, still more remarkable in the theories he adduced from an exercise of it. I had known him to scent the germs of pestilence in a closed packet. I had heard of his analyzing ownership, by the same highly developed trait, of a roll of disputed bank bills. I ascertained that the cane and the handbag be-

longed to present visitors in the private office. The cane was such as a born dandy might carry. The handbag was crude in material and clumsy in shape. It was made of alligator hide and was ornamented with shiny, mottled scales of some gaudy tropical fish.

At one side of Marvel's desk and within its shadow was a woman. I could only divine this from her apparel. Nothing of her features showed, for she was deeply veiled. I made out that she must be squat to the point of obesity. Her hands were spindly, but stumpy. I wondered what the handbag and cannibals could have to do with her.

"This is my friend," spoke Marvel shortly, and did not even look up from some writing he was engaged in.

The man straightened up with an elaborate gesture of courtesy. He was a natural poseur, his manner showed.

"It is my service profound to the friend of a friend," and he kissed the tips of his fingers towards me.

"Be brief," came curtly from Marvel's lips.

The Frenchman made a slight grimace of hurt dignity and reproach. Then he reached within the fashionably modeled coat he wore and brought out a tattered and indented card case. Its dislocated hinge came loose as he opened it. He extracted daintily and with infinite care what it contained.

This was the dirtiest card I had ever seen. He handled it as carefully as if it was some treasured heirloom. He tendered it gingerly, tiptoeing to reach me.

"If monsieur will read and return," he said.

The card was not illuminating. With infinite pride the Frenchman received it back from me, and then with sorrowful intonation remarked:

"Once honored, Lefort—in the grand days of the cantatrice, the models of worth, of duchesses, while now—alas!"

He embraced the squat figure in shadow, mute and ominous as some veiled sphinx, within a sweeping in-

my pride, my desire to show this marvel of the House to some friends at Marseilles. I did not proceed direct to Paris, where the doll was to be placed in a case before the Grand Opera House, where Sophia Voltmar was the attraction. I found my friends at the seaboard city absent at a wedding. Always my precious case with me, I strolled about the harbor. It was one of those royal evenings, the air pure wine, the sky a vaulted sapphire, the lovely Mediterranean a sheet of liquid gold. I took a row boat, my case ever at my side. Just as dusk came up a yawl holding three men. They ran into me. I later guessed that these bandits must have followed me from Vienna and were after the Damon pearls, which they believed had remained on the doll.

A blow, insensibility, and it was a long, dull dream of many weeks for me.

"When I came to myself again the world was nearly a month older. I had been picked up, I and my case, by a schooner in the African trade. My pockets had been ransacked. There was nothing to indicate who I was when the schooner found me. The card I showed you I later discovered in the lining of my coat. A storm had driven the schooner out of her course. They simply kept me aboard because they made few landings. There was a passenger who probably recognized that I was a gentleman of culture, possibly of means. This was one Napoleon Ducroix."

I gave the speaker an intense stare. The pen with which Marvel was writing made a splutter just here. It was purposeful to emphasize what I naturally had discovered, that Napoleon Ducroix was the name attached to the Jebel River & Great Jangch bonds.

"Ducroix learned my story. He affected great interest in my forlorn condition. He advised that I remain on board the schooner until Cape Town was reached. Thence I could cable to the house, explaining all."

"My first care was the doll. Except where a dash of rain and salt water had slightly discolored the dress, its beauty, its grandeur, were apparent as

ever. The string of false pearls was gone—wrenched from place by the robbers, who supposed they had secured the famous Damon gems."

"My blow had been a bad one, and I was a convalescent for some time. The schooner lined the West coast. We entered the Gulf of Guinea just as the typhoon season came on. The grain coast of Liberia, the ivory coast of Ashantee, the gold coast of Dahomey, the slave coast of the bight of Biafra—all these we passed in safety, and then, one tempestuous night, the schooner went to pieces, blown upon a rock by a gale that drove every man on deck overboard."

"Peste! Canaille! sortie de cie! It was the traitor Ducroix who was my partner in a wild swim for the shore. An empty water barrel for our buoy, we landed on a barren coast. By some strange fate we drifted inland. As I learned later, we must have crossed all of the French Congo. We arrived at the Jebel river, we penetrated Jangch. Our first sight of humanity was of the tribesmen of Zwun Zhi, the king."

Lafort made a wry face. Again his glance, bitter and resentful, wandered towards the squat, veiled figure. Then he mouthed rather than articulated the gruesome word: "Cannibals!"

I reflected: Jangch—was it there the veiled woman came from?

"Through wreck, hardship, perils on land, I never lost sight of my case, of the peerless Sophia. She was a reminder of the glorious past. We were taken before the king. In the gleaming, hungry eyes of his servants I noted the greasy unctious of festive appetite; in his own, only indifference, the lazy curiosity of a man lulled to content by half a hundred wives and superabundance of food. He was curious enough to inspect my case, and then—"

"To be brief," he continued, "the king roused up like a man drawn by a magnet to some fascination irresistible. He was smitten with the counterfeit presentment of the peerless Sophia. He appropriated the doll and

I was left to mourn. I know not how the infamous Ducroix wormed his way into the confidence of the king. I know not how by signs he made his majesty know that the original of the doll was alive and could be found, and that he could lead him to her. I only know that one month later, with the royal exchequer looted, the infuriated monarch and his confident, Ducroix, secretly stole away from the palace."

"The king had deserted his wives; they soon realized this. Only one queen, his first wife, mourned. It took me two months to learn sufficient of the Jangch gibberish to make her understand all the merits of the situation. It took Queen Ibi Zwun only two minutes to engage me to accompany her in a world girdling chase of his recalcitrant highness."

"Therefore am I here. What I have learned has been through our host," and he pointed at Marvel, "to whom we were directed by the French consul. Admirable direction! Estimable man! We have told him all, but—we have not found the king."

Marvel arose. I noticed a switch of the veil, and the woman it covered also arose. It was a signal that the conference was ended. She could not have been more than four feet in height. With some querulous gibberish, in a voice that might have belonged to a child, she lifted her veil.

It was only for a moment that I had a sight of the face of Queen Ibi Zwun, but I shall never forget it.

I was sent on a variety of missions during the ensuing several days, the real purport of which I did not fully understand at the time. I realized that I was taking helter-skelter stitches only in a network of which the master hand held the main warp and woof.

I also knew that Marvel had notified the civilized world to find and detain Bernard Ralston. Beyond that he had local emissaries and outside correspondents on the trail of King Zwun Zhi.

"The king," he announced to me one evening, "is in hiding, or dead. It seems that he and that clever agent of his, Ducroix, followed Sophia Voltmar clear across the continent. I hear of gifts to that peerless beauty beyond the purse of a king. Lured on, but never so much as touching the hem of her garment, this fatuous admirer has been encouraged, duped and beguiled. The railroad scheme was evidently an afterthought of Ducroix when their money gave out. I find they sold the entire issue to Ralston for a mere song. The proceeds went in the main to the conspirators who acted for Voltmar. If King Zwun Zhi is in hiding, I have reason to believe that he is in this city. I shall soon know."

It came sooner than I expected. It was a drizzling, gloomy evening, that on which I accompanied Marvel to the Cosmos cafe. It was a second-rate place, mostly visited by men. As we entered the door I noted Loti in the background. He made a sign to Marvel, and it seemed to me to indicate a man lounging carelessly against an old piano.

Just beyond it four men were playing cards at a table, and the man I have mentioned was in a position to look over the hand of the player whose back was to him. As if in a casual way, the man at the piano struck three of the ivory keys in succession with his finger. A moment later he struck four notes, and then quickly a single note three times. Marvel was watching him narrowly.

Of a sudden he turned half way around. He simply fixed his eye on Loti. The latter disappeared. In about five minutes he re-entered the place, two men with him. These men approached the man at the piano. What they said to him I do not know, but he fidgeted, changed color and with evident reluctance accompanied them from the place.

"Come with me," directed Marvel, following on their heels. "That man, I believe, is Napoleon Ducroix. We shall soon find out. He must have had a royal time helping Zwun Zhi squander his fortune. He has got down to the level of a professional card sharper now, it seems. Did you notice his playfulness with the piano? Those careless key taps read, first 'A-C-E,' next, 'F-A-C-E,' informing his friend in the game that his adversary held the ace and four face cards in his hand."

It was to the captain's room at the nearest police station that they took the man from the piano. When we arrived there Marvel looked him over critically.

"Take off his shoe, Loti," he said simply. This was done, with some resistance on the part of the prisoner. To the ankle the bared member showed a peculiar reddish brown.

"You are Napoleon Ducroix," spoke Marvel, "and there is no need of sending for Emil Lafort to prove it. He tells me your distinguishing marks are a pair of feet marked still from your old service in a Parisian dye factory. Shall we go any further on that score, my friend?"

"Yes, I am Ducroix," acknowledged the man, sourly. "What of it?"

"Detention," complications, perhaps a prison sentence, unless you assist in helping me clear up a situation."

"About what?"

"King Zwun Zhi. You know where he is? Then tell me you are free to pick up some new victim."

Ducroix was silent for a minute or two. He eyed Marvel in a studious way. Those unlovely eyes of his showed boldness and defiance on the surface, but there was a flicker of fear in their depths.

"The game is played out, I guess," he said finally.

"Where is the king?"

This man spoke truly. He had, indeed, played the game to the limit.

This bold knave had exhausted the last shred of revenue available from the monarch of Jangch in their extraordinary jump around the world. If he had not been a spendthrift he would have been a millionaire.

At last my eyes rested on the self-exiled, butterfly-chasing, stranded king. As I first saw him he was crouching over a blazing oil stove in a squalid room behind the shop of a pawnbroker. If his wife's face had resembled dusky mahogany, his own was more of the hue of ebony. He was thin and wasted, a furtive, frightened look in his shrinking eyes. The desperation of the prodigal down to his last hunk was expressed in every lineament of his shrunken face.

In some way Ducroix had induced the pawnbroker to advance a small sum on his majesty. The latter had insisted on retaining personal possession of the collateral. Warm as was the weather, the thin, tropical blood of the king demanded constant heat, and in the bill which Marvel paid there was an item of "Kerosene, \$4."

In a corner of the room, a marred wreck, was what was left of the famous doll.

It was to the office of the United Bankers' Protective association that the king was at once conveyed. Ducroix accompanied us, and Lafort was immediately sent for. The two fiery Frenchmen came very near to blows, but Marvel sternly held them down to the importance of the occasion and to strict business.

I was sent to the home of the president of the bank, and brought him back with me. The institution was visited, certain documents pertaining to the Jebel River & Great Jangch Railroad company secured, and a new deed of trust was made out.

"If you can influence Queen Ibi Zwun to sign that," observed Marvel to Lafort, "she can come and see her husband here. If not, she will see him behind steel bars."

It was all arranged within a few hours—the possession of an absolutely valid deed covering the Jangch property. And that meant a new promotion, and the saving to the bank of its ill-advised original investment.

The president could well afford to be liberal, and Ducroix went away with enough in his pocket to stake him till he found a decent job, if that was his inclination, which it probably was not. Lafort was ecstatic over the possession of a thousand, and it was arranged to get King Zwun Zhi and his wife back to their home possessions in a respectable way.

I was with Resilius Marvel when he wound up the last strand of this remarkable case. It was at the deserted offices of Ralston & Co. We found, fallen behind one of the dust-laden desks, a man's cap, and written in red ink on the inside lining was the name:

"Clinton Durham."

The big safe of the defunct promoter held nothing but useless office records, the vault in which it stood only equally valueless litter. The climax, however, arrived when a second vault was opened.

Upon its floor lay a prone figure. It was the owner of the misplaced cap, dead—dead for many days.

We could only conjecture from a crumpled document in his cold hand what it all meant. The unfortunate mercantile reporter had become suspicious, had suspected the rating of Ralston & Co., and had revisited their office for proofs to sustain his judgment of the condition of the concern.

The paper in his hand was a private balance sheet, showing the house insolvent. He must have had an opportunity to slip into the vault to secure it. He had been discovered, probably by Ralston, with the indisputable evidence of the insolvency of the concern in his possession. The door of the vault had been crashed shut, and then, within twenty-four hours, gathering up all he could lay his hands to, Bernard Ralston had vanished.

A week later Resilius Marvel showed me a telegram from Loti, dated at Los Angeles. He was on the trail of Ralston, who was aiming to get out of the country.

There was a longer wire two days later—again from Loti, close on the track of the absconder. The latter, hemmed in, had tried to escape over a narrow mountain road. A wrong turn sent the automobile and its driver three hundred feet below to the bottom of a rock-strewn canyon. The machine had turned turtle, shutting out from sight the frightful end of the man who had been Open for Rating.

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SMALL BOY HAD NOTICED

That He Knew Man in Khaki as Marine Did Credit to His Powers of Observation.

A group of youngsters was playing on Riverside drive, says the New York Times. A military man, dressed in khaki and accompanied by a young lady, approached the group. The boys stopped their playing and, with nudges and gesticulation, were evidently trying to identify the man in khaki.

As the young lady and her escort drew nearer, one youngster with an air of superior knowledge informed his companions: "He's a United States marine."

Overhearing the remark, the young lady questioned the small boy: "How do you know he is a marine?"

"Why, lady," exclaimed the youngster, "he wears an ornament on his hat showing an eagle, globe and anchor, but doesn't wear any hat cord."

The colored hat cords, yellow, blue and red, help many civilians to recognize at once an aviator, an infantryman or artilleryman. However, the United States marine dressed in khaki is still an enigma to many persons who lack the powers of observation displayed by the small boy on Riverside drive.

A New Excuse.

"James, you are a dollar short in your pay this week."

"Yes, my dear. I had to meet the installment on my Liberty bond."

Some women are so busy trying to preserve their charms that they haven't time for anything else.

Coffee Drinkers

who are

RUN DOWN

usually

PICK UP

after they

change to the

delicious, pure food-

drink—

POSTUM

"There's a Reason"